

THE NEW-YORK TRIBUNE
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Longer Advertisements at equally favorable rates.
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on the inside after the first insertion will be subject to
the same charge as on their first appearance—payable
in all cases in advance.

THE WEEKLY TRIBUNE, a very large paper
for the Country, is published every Saturday morn-
ing, at the low price of \$2 per annum, in advance.

THE TRIBUNE.

Pennsylvania—Resumption, Internal Im-
provement, Politics, &c.

Correspondence of The Tribune.

HARRISBURG, Pa. Dec. 24, 1851.

As the Session of our Legislature approaches,
speculation is busy as to what the annual sover-
eigns of the people will do in reference to the
Parks and Resumption. It is a delicate question
and of course the crude ideas of Loco-Focism are
most inapplicable to the production of beneficial
legislation. I think an effort will be made to carry
out a full Resumption; there will be a diversity of
opinion in the Loco ranks, but enough will be found
to sustain the Whig minority in the necessary mea-
sures. It will then remain to be seen whether
Gov. Porter will again, by any *Handy-work*, in-
terpose, in spite of denunciations from any quar-
ter, to prevent immediate specie payments. It is
intended that the Loco may satisfy themselves at
present, with cash payments on Bank issues only,
and order a progressive per centage on deposits,
to increase during the year to a perfect Resumption.
There is too much coddling and tinkering about
this scheme; but the poor Loco actually stagger
under the weight of their responsibilities, and would
demand our sympathies, were it not that they clat-
tered so loudly, before and pending the election,
for a compulsory Resumption.

It is matter of conversation here, among Gov.
Porter's friends, that an effort will be made to
complete the North Branch and Erie Extensions;
this is to be effected by the issue of 6 per cent.
Stock to the contractors, who have expressed
themselves as willing to enter into such an arrange-
ment. This is very much on the principle of the
Diddler race, who think a debt is paid when the
note is taken for the amount, without giving them-
selves any particular trouble as to the impending
protest after the days of grace. But the sagacious
Locos intend to make this Stock a circulating me-
dium, and issue it in small sums, to take the place
of Bank notes and form a sound currency. We
need not stop to inquire into the constitutionality
of this scheme—they will find some constitution to
suit it, as Gov. Porter last winter hazarded his ob-
jections to a bill which he vetoed, on a clause in the
old constitution. The more pertinent question is,
how our State, with her most advantageous stocks
down to 60, can keep this glorious Currency at
par.

The Porter party objected to the Revenue Bill
of last May which authorized the Banks to issue
small notes to the amount of a loan of \$4,100,000,
then needed by the State, because these notes were
virtually "State Bills of Credit," and yet we hear
them now talking of taking away the agency of the
Banks, which alone preserved the constitutionality
of the issues, and emitting their small certificates
of State Stock as a circulating medium. This is a
specimen of that same consistency which has made
anti-Bank Corning and Crosswell of your State
Presidents of Banks!

There is a strong probability of a gubernatorial
movement in the Loco ranks this winter. The
friends of Mr. Muhlenberg are anxious to bring
him forward again, while the present confidential
advisers of Gov. Porter will strive their utmost
to starve him off. The Capulets and Montagues
of Verona were not composed of more belligerent
and opposing tempers than are the Wolf and Mu-
hlenberg factions of our Keystone State, and al-
though one of the "Captains" is no more, his prin-
ciples survive with his friends, and they can bring
a strong force into the field. Muhlenberg has but
little sympathy with the immediate snellings of the
Porter minority, and the latter, not being suffi-
ciently guided with two terms, will exert them-
selves to obtain a nomination for some more con-
genial leader, who will enter into their plans and
speculations, and give them a *cette blanche* to
make fortunes from our State Improvements. The
movements relating thereto are yet secret, but will
soon develop themselves.

I learn from Captain Tusten, Superintendent of
Motive power on the Columbia Railroad, that he
intends to recommend in his forthcoming Report to
the Canal Board, that the State should itself em-
ploy passengers over that Road instead of merely
hiring the motive power to Companies as at pre-
sent. If this can be done, so as to bring the pri-
vate into the public, the State may make \$500,000
per annum by the operation; but we have to
often found that the salaries of officers eat up
all the profits and bring the State in debt, even
where private companies can make money.

The compliments of the season to you! It is
only in German settlements where the Holidays are
kept up as they ought to be. Old Kriss Kingle
can be seen in every shop window here, and the
most capacious stockings are being knit to hang up
to night. I will write again before next year.

VIATOR.

FIRE AT BROOKLYN.—Between 9 and 10 o'clock
Wednesday night, a fire broke out in the exten-
sive rope-walk, heading on Smith-street, and run-
ning parallel and between State and Schermerhorn
streets, owned by Peter and Ab'm Schermerhorn,
and occupied by Schermerhorn, Banker & Co.
The walk, together with the store house, a large
two story brick building, in which there was about
50 tons of hemp and other materials, including 9
horses and one cow were destroyed. The build-
ing and the public to be destroyed. The loss of
stock and machinery were valued at about \$35,000,
mostly insured. The loss of stock is estimated at
about \$15,000, upon which we understand there
was no insurance. It was the work of destruction.

(Jour. Com.)

PATENT CHEMICAL OIL LAMPS.—The sub-
scriber would invite the attention of the public to
a stock of GREENOUGH'S PATENT LAMPS, which
from their beauty and superior qualities, are destined
to supersede all others now in use. The oil which is burned
in them is a chemical preparation, very clean in prop-
erty, and gives a brilliant and economical light. The
Burning Fluid is a portable light, free from smoke,
smell, or grease, and will neither soil nor stain. Com-
mon Lamps can be altered at a trifling expense, to burn the
fluid. The subscriber is kindly permitted to refer to
some of the most respectable families, who are now in the city,
as to the merits of the above.

J. C. HOOKER, 46 Broadway.

between Grand and Broome sts.

N. B. There is no danger of explosion in either one
of these articles.

LOOK AT HAVEN'S, FOR BOOKS.

Look at Haven's, for books, in the most com-
plete and extensive stock, in the city. The stock
includes, Common Prayers, London and American
Awards, Bibles, Libraries, in foreign and
English; choice Books for Children and Youth. All val-
uable Books in market may be had of JOHN P. HAVEN,
Publisher, Bookseller and Stationer, No. 129 Broadway,
between Fulton and Dey streets.

N. B. There is no danger of explosion in either one
of these articles.

KING'S CELEBRATED CHAIRS.—All kinds for
use and comfort, such as Rocking,
Reclining, Revolving, &c. The first premium at the
two last Fairs has been awarded King's Chairs. They
are well suited to be far superior to any other chairs
in the city.

H. W. KING, Patentee.

414 W. 4th Broadway, between Grand and Broome sts.

THE NEW-YORK TRIBUNE.

BY GREELEY & McELRATH.

PRICE ONE CENT.

For the Tribune.

Under Clerk.

The writer caused an inquiry to be made into
the nature and legality of Bill transactions as
they are at present carried on between the com-
mission merchants of Great Britain and this coun-
try. The inquiry embraced the business of the
late Mr. Williams of London, and similar, and that
of the Liverpool merchants, so far as related to
credits on letters, advances by acceptances or
cash, or bills of exchange on consignments; bills
of exchange received on deposits and disbursed;
bills drawn by commission houses or agents in the
purchase of goods, on merchants in London and
Liverpool, and all transactions involving advances
and an interest account. The commission of one
per cent. as charged on such accounts is illegal and
unjust.

One of the different accounts kept by licensed
bankers (differing from the common mode of bank-
ing in this country "balance accounts") allows
the charges of interest of "pro and contra" and the
commission of one quarter of one per cent, or less
as by agreement, but not more. An American
Banker in London and commission merchant in
Liverpool makes the best arrangement possible
with some English banking-house in London, where
all bills are made payable, and the bills are settled
in London by these licensed English banking-
houses. Country bankers are obliged to have ac-
counts with a London bank, and are subject to
small commission. The country banks, though
themselves are charged commission, cannot charge
more than above named commission of one quar-
ter of one per cent. It is questionable whether a
commission-house can even charge this commis-
sion; but the charge usually made of one per cent.
is usurious, and the usury being charged as a
commission is usurious but a name as a cloak for
usury. The opinion and the extracts from the
Statutes of Queen Anne, to the present time
occupied about fifteen folios, and were given and
made by two of the most eminent English coun-
sellors. The charge of two and a half per cent
commission on advances made on produce on
hand or to arrive, as practiced by some of our mer-
chants, is an exorbitant usurious, and in both coun-
tries these charges for commissions can be suc-
cessfully resisted, and the party making them be-
come subject to the laws made and provided
against usury, and subject to the penalties for vi-
olation of these laws.

The opinion was obtained at the expense of about
fifty dollars, and as the Tribune has it for nothing,
it is cheap enough if it answers no valuable purpose.

By this opinion Brokers are guilty of usury in
charging one per cent on domestic bills, or notes
of hand left for collection, or negotiated by them.
Banks cannot charge commissions, and the practice
of retaining funds after advice for some weeks
may even be considered usurious.

Money is now worth more than the usual legal
interest in England; being at six per centum inter-
est, and within a few years was obtained at two
and a half per centum. It fluctuates as any com-
modity in the market, and able reasoner, conclude
that the laws on usury should be abolished.

Many years ago there was a great variety of
bank notes in England as there were banks in num-
ber. The people so their faces against them, and
the bankers were obliged to withdraw their own
circulation, and substitute the notes of the Bank of
England. Recently issued their own notes. In Man-
chester the manufacturers have set their faces
against them, and the companies are obliged to use
the Bank of England notes. They recently caused
the suspension of a printing house (indebted to
them £200,000) because, that not being able to ex-
pand themselves, they could grant no further ac-
commodations.

When will the monetary affairs of our own coun-
try be upon as solid a basis as those of England?
When the people are alienated and disgusted with
the various paper money we have in circulation,
and require but one species to pervade the land.

CITO.

CHRISTMAS AND NEW YEAR'S
PRESENTS.—Bouquets for the Ladies
There is no a spiritual bloom of Corn Hus at
Nassau Garden, and at Harrow. Bouquets made in the
most tasteful manner, and at a low price. A complete
assortment of Bouquets just received from London. Birds,
Birds' Eggs, Gold Fish, Plants and Baskets. Glasses
of new and beautiful patterns. Flower Pots and Vases,
very ornamental, for windows and flower gardens. Foun-
tains for conservatories and gardens, forming the most
beautiful designs in landscape.

Orders thankfully received and promptly attended to
by the proprietor, NIBLO & BUNLAP.

DICKLED OYSTERS FOR CHRISTMAS
AND NEW YEAR'S.—GEORGE HOWELL, for
ner of Bond street and the other offers for sale the best
of the season, in quantities to suit pur-
chasers. All Bond street and Waterbury Place can testify
to the superior excellence of George's Oysters. Give him
a call.

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